

**Information to identify the case:**

Debtor 1

Alim R Bowman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2799

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-18610-SLM

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alim R Bowman

10/2/23**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Alim R Bowman  
Debtor

Case No. 18-18610-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 02, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:

Recip ID	Recipient Name and Address
db	+ Alim R Bowman, 10 Harrison Avenue, West Orange, NJ 07052-5912
cr	+ Allied First Bank, SB dba Servbank, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ Flagship Credit Acceptance LLC, c/o Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
cr	+ Flagship Credit Corporation, C/O Morton & Craig, LLC, 110 Marter Ave, Suite 301, Moorestown, NJ 08057-3124
cr	+ THE MONEY SOURCE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ The Money Source Inc., 401 East Jackson Street, Suite 2340, Tampa, FL 33602-5226
517484507	+ AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-0001
517484508	+ AHS Hospital Corporation, Attn: Richard Krieg, Esq., 17 Prospect Street, Morristown, NJ 07960-6862
517484509	+ American Diagnostic Imaging, 9-25 Alling Street, Newark, NJ 07102-5376
517484510	+ Automobile Insurance Surcharge Collectio, PO Box 4850, Trenton, NJ 08650-4850
517484514	+ East Orange General Hospital, 300 Central Avenue, East Orange, NJ 07018-2897
517484519	+ Michael Harrison, Esq., 3155 Route 10 East, Ste. 214, Denville, NJ 07834-3430
517484520	+ Phelan, Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Ste. 100, Mount Laurel, NJ 08054-3437

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2023 22:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 02 2023 22:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519885904	+ Email/Text: BK@servicingdivision.com	Oct 02 2023 22:12:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
519885903	+ Email/Text: BK@servicingdivision.com	Oct 02 2023 22:12:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
517632292	Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2023 22:53:07	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517484511	EDI: CAPITALONE.COM	Oct 03 2023 01:08:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517484512	+ EDI: CAPITALONE.COM	Oct 03 2023 01:08:00	Capital One, PO Box 85617, Richmond, VA 23285-5617
517484513	EDI: COMCASTCBLCENT	Oct 03 2023 01:08:00	Comcast, PO Box 27505, Newark, NJ 07101
517635522	+ Email/Text: bankruptcy@flagshipcredit.com		

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		Oct 02 2023 22:18:00	FLAGSHIP CREDIT ACCEPTANCE, PO BOX 3807, Coppell, TX 75019-5877
517484515	Email/Text: FirstProgressCorrespondence@acttoday.com	Oct 02 2023 22:11:00	First Progress, PO Box 9053, Johnson City, TN 37615-9053
517484517	+ Email/Text: bankruptcy@flagshipcredit.com	Oct 02 2023 22:18:00	Flagship Credit Acceptance, 3 Christy Drive, Ste. 201, Chadds Ford, PA 19317-9670
517484518	+ EDI: LCIICSYSTEM	Oct 03 2023 01:08:00	IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378
517592591	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2023 22:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517484521	^ MEBN	Oct 02 2023 21:21:25	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517484522	+ Email/Text: clientservices@remexinc.com	Oct 02 2023 22:11:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
517634831	+ Email/Text: bncmail@w-legal.com	Oct 02 2023 22:18:00	SYNCHRONY BANK / Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517484523	+ Email/Text: bankruptcy@savit.com	Oct 02 2023 22:18:00	Sa-vit Collection Agency, 46 W Ferris Street, East Brunswick, NJ 08816-2159
517484524	+ Email/Text: bankruptcy@sw-credit.com	Oct 02 2023 22:18:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517525040	+ EDI: AIS.COM	Oct 03 2023 01:14:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517484527	+ Email/Text: BK@servicingdivision.com	Oct 02 2023 22:12:00	The Money Source Inc, 500 S Broad Street, Meriden, CT 06450-6755
519459387	+ Email/Text: BK@servicingdivision.com	Oct 02 2023 22:12:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517484528	Email/Text: bankruptcydepartment@tsico.com	Oct 02 2023 22:18:00	Transworld, PO Box 15618, Dept. 940, Wilmington, DE 19850-5618
517484529	+ Email/Text: bankruptcydepartment@tsico.com	Oct 02 2023 22:18:00	Transworld System Inc., 500 Virginia Drive, Ste. 514, Fort Washington, PA 19034-2733
517607850	+ EDI: AIS.COM	Oct 03 2023 01:14:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517583969	Email/Text: bankruptcytn@wakeassoc.com	Oct 02 2023 22:11:00	EMERGENCY ASSOCIATES OF MONTCLAIR, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE,TN 37950-0250

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517634552		THE MONEY SOURCE, INC.
517484525	*+	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517484526	*+	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
517484516	##+	First Progress/First Equity, PO Box 84010, Columbus, GA 31908-4010

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor THE MONEY SOURCE INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Allied First Bank SB dba Servbank bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor THE MONEY SOURCE INC. bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Herbert B. Raymond	on behalf of Debtor Alim R Bowman herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
John R. Morton, Jr.	on behalf of Creditor Flagship Credit Acceptance LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Flagship Credit Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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